



Daffodil
International
University

Internship Report
On

Evaluation of Recruitment and Selection Process of Citibank N.A., Dhaka

Prepared for

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Program: MBA (Major: HRM)

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Date of Submission: 01 August 2015

Letter of Transmittal

Date: 01 August, 2015

Sheikh Abdur Rahim
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Subject: Submission of Internship Report on “Evaluation of Recruitment and Selection Process of Citibank N.A. Dhaka”.


Dear Sir,

With due respect I am very pleased to enclose herewith the internship report on **“Evaluation of Recruitment and Selection Process of Citibank N.A. Dhaka.”** I have tried my best to prepare a good report with providing all of my effort and to cover all aspects regarding the matter. I think that this report contains the information that you need to get an idea about my study also.

I, therefore, hope that you would be kind enough to accept my internship report.

Thanking you

Yours Faithfully,

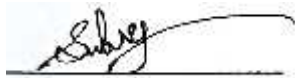


Sincerely Yours,
Sweety Sarker
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Student's Declaration

I am Sweety Sarker hereby declare that the internship report entitled "**Evaluation of Recruitment and Selection Process of Citibank N.A. Dhaka**", is an original work carried out by me under the guidance and supervision of Sheikh Abdur Rahim, Associate Professor and Head, Department of Real Estate and Department of Commerce, Faculty of Business and Economics, Daffodil International University. The information has been collected from genuine and authentic sources. The report has been submitted in partial fulfillment of my MBA degree of Daffodil International University.

Signature

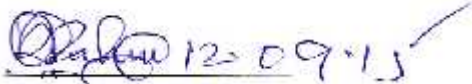


Sweety Sarker
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Letter of Acceptance

This is to certify that Sweety Sarker, ID: 131-12-565, Program: MBA, Major: HRM is a regular student of the department of Business Administration, Faculty of Business and Economics, Daffodil International University. She has completed her internship at the **Citibank N.A., Dhaka**. She prepared her internship report under my supervision. Her assigned internship topic is **“Evaluation of Recruitment and Selection Process of Citibank N.A. Dhaka.”** I think that the report is a worthy of fulfilling the partial requirements of MBA degree at Daffodil International University.

I wish her all success in life.



Sheikh Abdur Rahim
Associate Professor and Head
Department of Real Estate and Department of Commerce
Faculty of Business & Economics
Daffodil International University

Acknowledgement

The study has been successfully accomplished along with considerate support and continuous guidance of few people. This is the utmost pleasure of mine to show heartfelt gratitude towards those individuals. First and foremost, I would like to express my gratefulness my respected supervisor Sheikh Abdur Rahim, Associate Professor & Head, Dept. of Real Estate & Dept. of Commerce, Faculty of Business & Economics, Daffodil International University for his support in every area of this report. He is the person of my inspiration to give best effort in this study. He was always there as an advisor, monitor and supervisor. Without his cooperation it would not have been possible to accomplish the study. My thankfulness also goes to the personnel of Citibank N.A especially to the **Mr. Mahbub Ibne Manjur (Assistant Manager, Branch Operations); Mr. Md. Mostafa Jobair Ahmed (RVP & Head, Payments Unit); Ms. Reeta Chakrabarty (Assistant Manager, Citi Service)** and **Ms. Ayesha Saeed, (Assistant Human Resources Manager)**, their continuous and cordial support during my internship. I am grateful to all concerned persons who provided valuable guidance, suggestions and advices in collecting information, analyzing and preparing the report. I am particularly indebted to them whose efforts and cordial cooperation made the report possible.

Executive Summary

The need of banks is undeniable in any economy. Banks are financial institutions which deal in money. It takes in money from those who are not using them at the moment and lends it to those who are in a position to use them for production purpose. There are a number of commercial banks in Bangladesh who are providing various kinds of banking services to their clients. Among these banks, there are local banks as well as some renowned foreign banks. Citibank, N.A. Bangladesh is one of the leading foreign banks in Bangladesh in terms of their services. Citibank, which operates under the umbrella of Citigroup, is the worlds' leading financial organization. They are also considered as one of the most famous brands in the world. Branding is considered to be as one of the most important factors in this industry which can lead a firm to its peak.

Citibank N.A is a multinational bank that provides lending, banking, investment services and other important services to its respective clients. The journey of Citibank started in 1812 and has completed its 200 years this June, 2013. Citibank has a global recognition of a world class banking that provides superior service. Citi delivers a wide array of banking, lending and investment services to small businesses and individual customers. Citibank also offers a wide range of financial services to small and large corporations, institutional investors, individual investors and governments. Citibank has presence in more than 100 countries around the world with branches in the major cities that are accompanied by electronic delivery systems, including Automatic Teller Machines, World Wide Web etc. Citibank employs a pool of talented work force that provides superior service to the clients. There are a wide range of products and services that are offered at Citibank. These are basic banking accounts, CitiTerm life Insurance, Investment services through Citicorp Investment Services, CitiPhone Banking and Citigold banking accounts that integrate banking, borrowing and investing services. Financial needs analysis tools such as Citipro and CitiBusiness allow the client financial analysts to enable Citibank to give customized solutions to every customer. Such innovative tools makes citi a superior bank as it can assess individual customer needs and provide a solution to them. Citibank introduced a gadget in the regional office in Hong Kong which is similar to a television in shape and size that allows customers to create a portfolio of their security which is a touch screen inter

face . Citigroup through Citibank Bangladesh first started its operations in the year 1987 and now holds a corporate customer base of more than a thousand individual accounts and businesses. Although the customer base of Citi is very narrow compared to other large banks like Standard Chartered or HSBC but Citibank is more profitable and successful in retaining its customers. Citi also has a very limited employee base that serves their local communities every day and provides banking services, insurance products etc to the respective customers. Citibank N.A is a fully owned branch office of Citibank. With only four employees the representative office started operations in 1988. At that time the bank's function included correspondent banking, L/C confirmation, and credit appraisal of companies for Citibank Hong Kong, Singapore, India etc. On June 24, 1995 Citibank started its full-fledged operations in Bangladesh. The Chittagong Branch of Citibank was opened on June 18, 2000 to carry out important banking activities in the commercial capital of the country. To provide priority banking services in Dhaka a new branch was opened in Gulshan in April 2003. Citibank branches which are in Dhaka are located in Dhanmondi, Motijheel, Gulshan and in the Export Processing zone. The Chittagong branch is located in the Agrabad Commercial area. Citibank also offers correspondent banking services to the local banks which helps them to facilitate trade. The strength of the financial giants Citigroup that has a global network and has expertise in financial services and technology-based delivery capabilities enabled Citibank to establish itself as one of the largest overseas correspondents in Bangladesh.

Citibank's Human Resource Management function that helps managers' recruits, selects, train and develop members for an organization. Obviously, HRM is concerned with the people dimension in organizations.

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CHAPTER -01

INTRODUCTION

1. Introduction

In the present world money is circulated all over the globe, globalization, technological advances and other factors money is circulating unimaginably. Financial Institutions mainly Banks play a pivotal role in matching a depositor and lenders and channeling money and making the economy more efficient. Although the history of Banking goes back to the 14th century in Europe but Banks are now everywhere. Banks in Bangladesh play a significant role compared to other financial Institutions. Although there are different types of banks specialized for different purposes and with different brands and capital structure, they are regulated by standards such as the BASEL standards (to keep a minimum amount of capital, BASEL II etc. Banks offer a wide range of products and services to appeal to different customers and be competitive in the market place. Amongst the 10 commercial banks which operate in Bangladesh Citi Bank N.A has a unique position in the minds of clients and regulatory bodies. The Company is a part of the CITI Group which was founded in 1812 and operates in more than 104 countries worldwide. However the competition in the banking industry has intensified more than ever before. Global financial crisis, stock market crash, recessions and other factors affected the banking industry. So banks should position themselves at a unique place in the minds of the customers by offering attractive offers such as higher interest rates or by offering superior service to the customers. Services include financial advice, flexible rates or dates of payment, portfolio management etc.

The recruitment and selection processes of an organization are two of its most important HR planning activities. The basic purpose of recruiting is to ensure a sufficient pool of applicants from which the most qualified individuals may be selected. Effective recruiting is important because sufficient number of qualified applicants is needed to ensure that selection can be successfully accomplished.

I prepared a report on Recruitment and selection process of Citibank N.A. which is linked with Organization Strategy. I think, effective staffing policies encourages employees to accomplish task and create a positive perception toward organization and to achieve organizational objective.

1.1. Scope of the Study

The report gives the readers an idea of the recruitment and selection process of Citibank N.A. It also informs the reader about recruitment and selection practices of Citibank N.A and the service of the bank in Bangladesh as well as across Bangladesh. However Citibank N.A only provides corporate banking and the study cannot be related to consumer banking.

1.2. Objectives of the Study

The study has been conducted with the following objectives:

- To investigate the recruitment and selection process of Citibank N. A. Dhaka
- To evaluate the recruitment and selection process of Citibank N.A. Dhaka
- To find out the problems of recruitment and selection process of Citibank N.A, Dhaka
- To recommend some suggestions to overcome the identified problems

1.3. Methodology of the Study

The methodology of the study has been designed in the following ways:

(i) Data Sources: There are two sources of data. These are as follows:

- a. Primary
- b. Secondary

(ii) **Data Collection Methods**

Primary Data: The primary data has been collected through the following ways:

- Conversations with bank employees and customers
- Interview

Secondary Data: The secondary data has been collected from the following sources:

- Citibank's global and regional websites
- Various Publications and manuals

- (iii) **Data Analysis Techniques:** In the study, the data has been analyzed through the Microsoft Office Package®. The tables, graphs, charts, etc have also used in the study to interpret the data and information accurately.

1.4. Limitations of the study

There were some limitations for conducting the study such as:

- a) Data collection was difficult from distant branch such as Chittagong branch and Dhanmondi branch.
- b) It was difficult to get insights from certain employees as their workload was heavy and I felt uncomfortable to gather much information from them.
- c) There were a lot of responsibilities and duties for me as an Intern at Citibank and it was difficult for me carry out the research more thoroughly.
- d) It was difficult for me to collect information about the bank's internal policies.
- e) The officers and HR Manager had to respond to my questionnaire while they were busy with their hectic work.
- f) Some of the officers were less interested to respond to my queries.
- g) Lack of availability of information and data, as in many cases updated data were not available.
- h) To maintain secrecy some information are not mentioned in this report.

CHAPTER-02

COMPANY PROFILE

2.1. Company Overview

Citibank is a subsidiary of Citigroup which was founded in 1812 in New York. The bank was first known as “The *City Bank Of New York* “and also “*First National City Bank Of New York*”. Citibank operates in more than 100 countries in North America, South America, Asia and the Pacific, Western, Central and Eastern Europe, Middle East and Africa. Although more than half of its offices are in the United States of America but Citibank is also one of the leading financial service providers in the world. Apart from banking transactions Citi also provides investment products, credit cards and insurance to its customers. Citibank’s online services division is also one of the best in its field. Citigroup Inc is one of the leading financial services companies which holds around 200 million customer accounts and operates in more than 100 countries. The company is a multinational financial services company headquartered in Manhattan, New York city United States of America. Citigroup was formed from the merging of Citicorp and Travelers Group in 1998. The Company suffered huge losses during the global financial crisis and was rescued in November 2008 in a massive stimulus package by the U.S. government. Citigroup is ranked 20th in size under the Fortune 500 list and is considered among the Big Four Banks in the United States. The other three banks include JP Morgan Chase, Bank of America, and Wells Fargo.

2.2. Citi’s mission:

Citi works tirelessly to serve individuals, communities, institutions and nations. With 200 years of experience meeting the world's toughest challenges and seizing its greatest opportunities, we strive to create the best outcomes for our clients and customers with financial solutions that are simple, creative and responsible. An institution connecting over 1,000 cities, 160 countries and millions of people, we are your global bank; we are Citi.

2.3. The four key principles:

These are the values that guide us as we perform our mission.

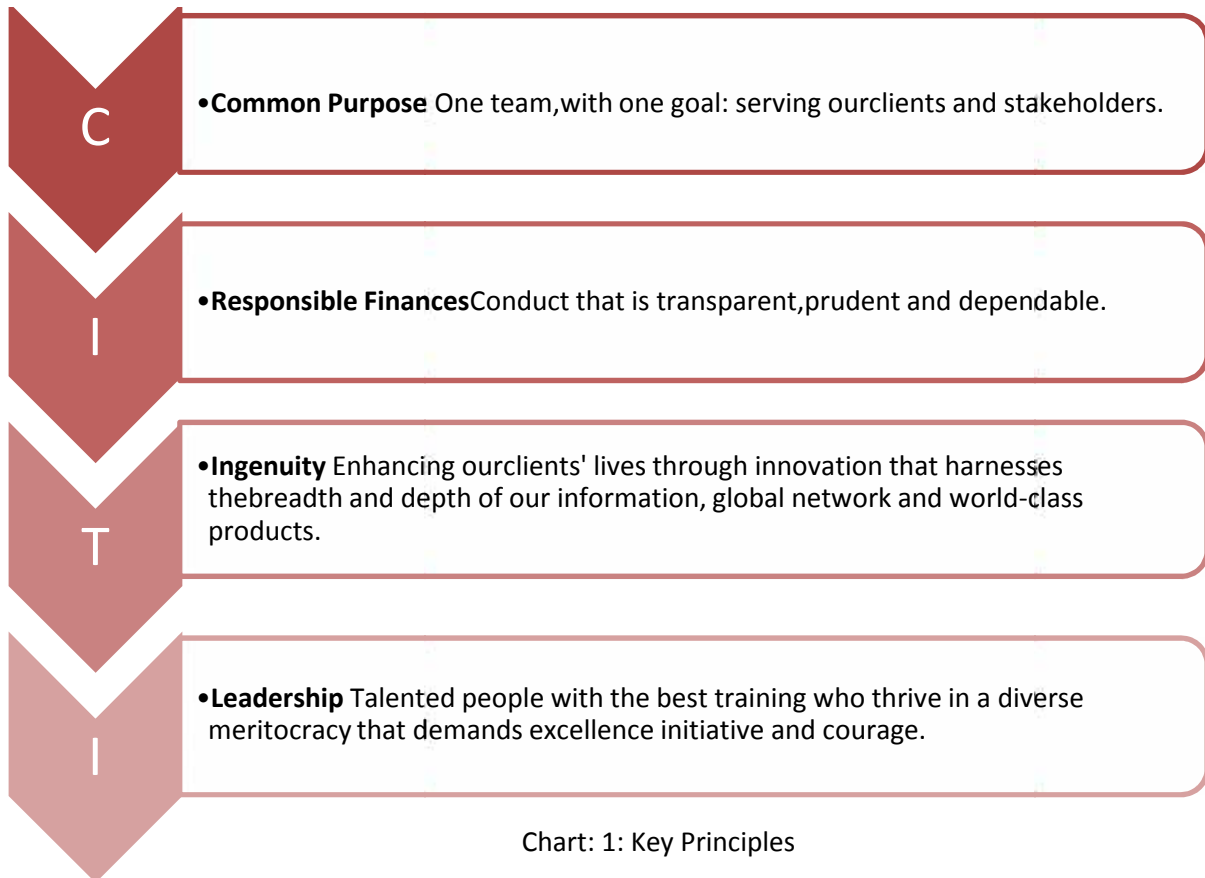


Chart: 1: Key Principles



Chart: 2: Logo

2.4.Values of Citi Group

The company believes that it will grow faster and create more opportunities for its clients, shareholders, families and communities if it has a common focus and a consistent principle throughout the company.

Citi Group's business philosophy, the day to day principles, priorities and values that influence the decisions it makes on the job are reflected in the statement of values of Citigroup.

- Financial strength protected by financial discipline, enabling us to take risks commensurate with rewards to capture attractive opportunities.
- A global orientation, but with deep local roots in every market we operate.
- A highly diversified base of earnings that enables us to prosper under difficult market conditions.
- A relentless focus on growth, aiming to increase earnings by aiming to reduce overhead costs with a willingness to invest in infrastructure and technological innovation.

2.4.1. Citi values a workplace where:

- Bureaucracy is discouraged, entrepreneurial thinking is fostered and decision makings streamlined by an "open door" management style.
- Diversity is embraced, particularly in light of our globalism.
- Employees think and act like owners because they are owners
- Mistakes are tolerated, admitted and addressed before they become real problems.
- People are promoted on their merits rather than on their tenure, and rewarded for their performance within the context of what they can personally control or influence.
- People treat each other with mutual respect and dignity.
- People truly feel that, no matter how large we grow, each and every one of us can make a difference.

2.4.2. Citi Values people who:

- Take the company personally. They care about each other, the quality of our products and services and above all their value to our customers and shareholders.
- Are committed to a strong work ethic and are constantly striving to excel in serving their customers.
- Are more interested in teamwork than in internal politics.
- Lead by example, giving credit to others for success and assuming personal responsibility for failure.
- Have a sense of urgency and excitement; demonstrate candor, insight and creativity, in an environment of change in challenge and competition.
- Are top performers and are committed to excellence in whatever they do.

2.5. The Citi Family

The family of Citigroup has expanded over the years. The major brand names includes Citibank, Smith Barney, Travelers, Banamex, Citi Cards, Citi Financial, Citi Mortgage, Citi Insurance, Diners club, Citigroup Asset Management, The Citi group Private Bank and Citi Capital. Citigroup is organized into five groups for financial reporting and internal operational purposes. These are: Citigroup Global Consumer Group, Citigroup's Global Corporate And Investment Bank, Citigroup Global Investment Management, Citigroup International and Smith Barney. For preparing the quarterly and year-end earnings report Citigroup International results are divided between the Global Consumer Group and Citigroup's Global Corporate and Investment Banking Group but insights are required about regarding the nature of the activities. Citibank Bangladesh first started its operations in the year 1987 and now holds a corporate customer base of more than a thousand individual accounts and businesses. Although the customer base of Citi is very narrow compared to other large banks like Standard Chartered or HSBC but Citibank is more profitable and successful in retaining its customers. Citi also has a very limited employee base that serves their local communities every day and provides banking services, insurance products etc to the respective customers. Citibank N.A is a fully owned branch office of Citibank. With only four employees the representative office started operations in 1988. At that time the bank's

function included correspondent banking, L/C confirmation, and credit appraisal of companies for Citibank Hong Kong, Singapore, India etc. On June 24, 1995 Citibank started its full-fledged operations in Bangladesh. The Chittagong Branch of Citibank was opened on June 18, 2000 to carry out important banking activities in the commercial capital of the country. To provide priority banking services in Dhaka a new branch was opened in Gulshan in April 2003. Citibank branches which are in Dhaka are located in Dhanmondi, Motijheel, Gulshan, and Uttara and in the Export Processing zone. The Chittagong branch is located in the Agrabad Commercial area.

Citibank also offers correspondent banking services to the local banks which helps them to facilitate trade. The strength of the financial giants Citigroup that has a global network and has expertise in financial services and technology-based delivery capabilities enabled Citibank to establish itself as one of the largest overseas correspondents in Bangladesh. Although Citigroup operates all around the world but they are divided into regions and clusters..The seven regions are Africa, Asia Pacific(APAC) , Central America/ Caribbean, Europe, Middle East, North America, and South America. A single cluster is formed with 4 or 5 geographically close countries and the representative from the largest country in the cluster is chosen to be the cluster head. Bangladesh belongs to the APAC countries along with Australia, Brunei, China, Korea, India, Pakistan, Sri Lanka, Thailand, Vietnam, New Zealand, Philippines, Japan , Indonesia, Guam , Hong Kong, Macau , Malaysia etc. The Cluster of Bangladesh includes India , Nepal and Sri Lanka.

CHAPTER-03

ANALYSIS

2. Recruitment

Recruitment is the process of Finding and hiring the best-qualified candidate (from within or outside of an organization) for a job opening, in a timely and cost effective manner. The recruitment process includes analyzing the requirements of a job, attracting employees to that job, screening and selecting applicants, hiring, and integrating the new employee to the organization.

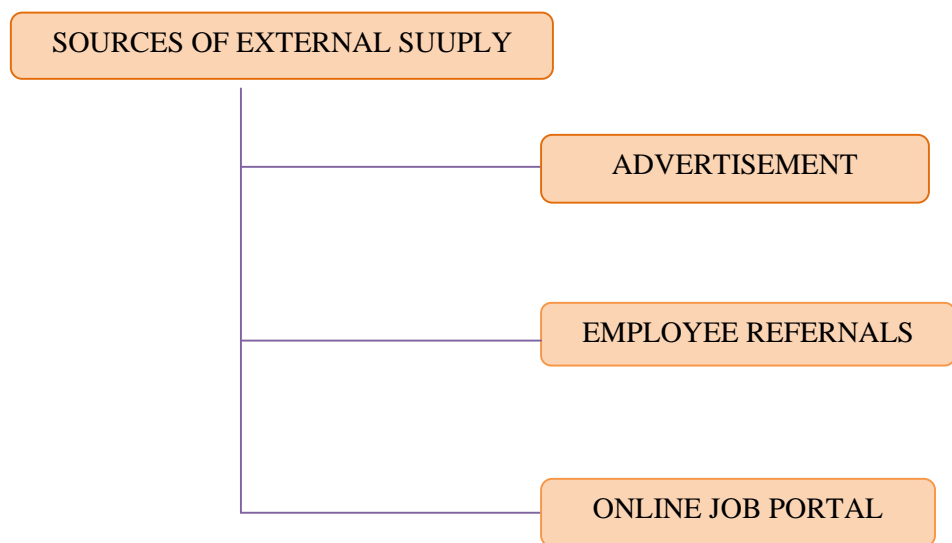


Chart: 3: Step of Recruitment

An organization can collect employees from internal and external sources or both to meet organizational needs of human resources. Internal resources are like:

- Promotion
- Transfer
- Separation etc.

And external sources are like

- Employees Referral
- Advertisement through Newspaper, Online, & website

3.1. RECRUITMENT PROCESS OF CITIBANAK N.A

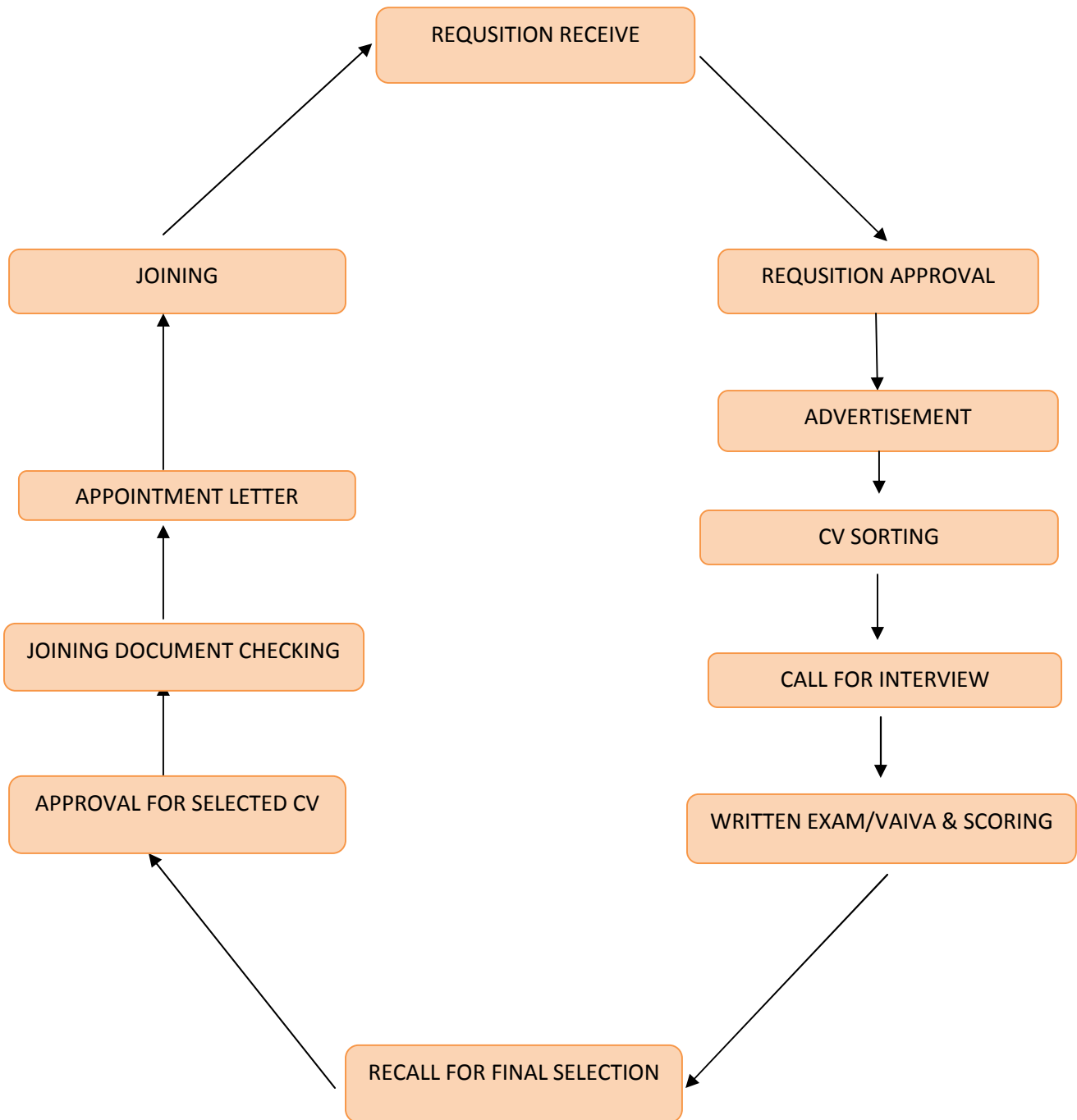


Chart: 4: Recruitment Process

- **Requisition receive & approval**

In a particular position where employees are needed, requisition can be sent Newspaper or online to the HR Department there is an internal requisition form that is used to collect the information of requisition.

- **Advertisement**

It can be uploaded in Citibank web site or can be connected with bdjobs.com other job portal. They also use newspaper advertisement.

- **CV Sorting**

Citibank N.A. is linked with BD jobs portals as well as its global website, this process can easily be simplified. In the sorting process there is a Comparative Statement Form maintained. It is the short form of candidates CV to check with the **curriculum vitae**. After completing the comparative statement it should check with **curriculum vitae** whether it is right or wrong, if it does not match with original CV the correction should be written on that comparative statement.

- **Call for Interview**

After sorting the candidate's CV short-listed candidates can get call for interview. Interview card or verbal confirmation or email confirmation should be provided to candidates according to their mailing address. In some cases phone contacts are maintained.

- **Written Exam, Scoring & Results**

Candidates who are fulfilled the advertisement requirements are selected for written test for this process they have made an exam question for the candidate to take their selection test there is a question pattern I have shown as per example on my appendix part. In a sheet where candidate's written test's marks are listed. The people who are having on the position of recruitment and selection has checked the exam paper and have to provide the exam related information to the HRM Manager and

take the instruction for further steps. Out of fifty who gets more than thirty in some cases twenty-five or twenty are listed as passed candidates. A sheet is preparing to represents the name and results for the final call.

- **Viva**

Short-listed candidates who are passed the written test are calling them for viva test. In maximum time phone call has maintained as their viva call.

- **Approval the Selected CV**

Final results represent the candidates' name that is selected as employee of this company. This process can be simplified by creating database for short listed candidates.

- **Joining Document Checking & Appointment Letter**

The employees who are finally selected, the company need some original document & take bond from them for appointment. Like educational certificates, birth certificates five years bond & others. They are also maintaining "Regret" system. Citibank N.A. has a specific electronic format for sending regret letter. Appointment latter are send on candidates mailing address that they have get the job.

Employees will be appointed first according to his or her qualifications and efficiency. In HR Division provisional period up to six months if any development is not seen to that particular trainee.

Entry Level Post: Officer, (General Banking/Administration/ Marketing/IT)

Job Description/Responsibility:

Citibank N.A. is a foreign and one of the pioneers in the banking sector of the word, enjoying significant coverage in the global economy. We are looking for enthusiastic, committed, self motivated and energetic personnel to fill out the following positions for our different concerns who will contribute to attain our business expansion needs.

Major Duties and Responsibilities:

- To fulfill the bankers' obligations.
- Maintaining banking responsibilities, and operations of accounts.
- Prepare plan to develop the services
- Conduct training sessions for the trainee executives.
- coordinating all the operations of deposit accounts of the honorable customers
- Arrange & participate regular meeting and annual meetings.

Education Requirements:

* Applicants are must be Graduate and Post Graduate in the relevant subject with excellent academic results.

* Foreign or higher professional degree holders are highly acceptable.

Experience Requirements:

Working experience is not highly mandatory for entry level post.

Additional Requirements

- Should have strong analytical skills and ability to work independently.
- Ability to handle pressure to achieve the given task or target.
- Strong command over English language.
- Ability to use standard office software effectively such as MS Office (MS Word MS Excel, Power point etc.)
- Age Limit 30(Thirty) years.
- Extracurricular activities is also highly preferable.

3.2 Selection Process of Citibank N.A.

Selection Process

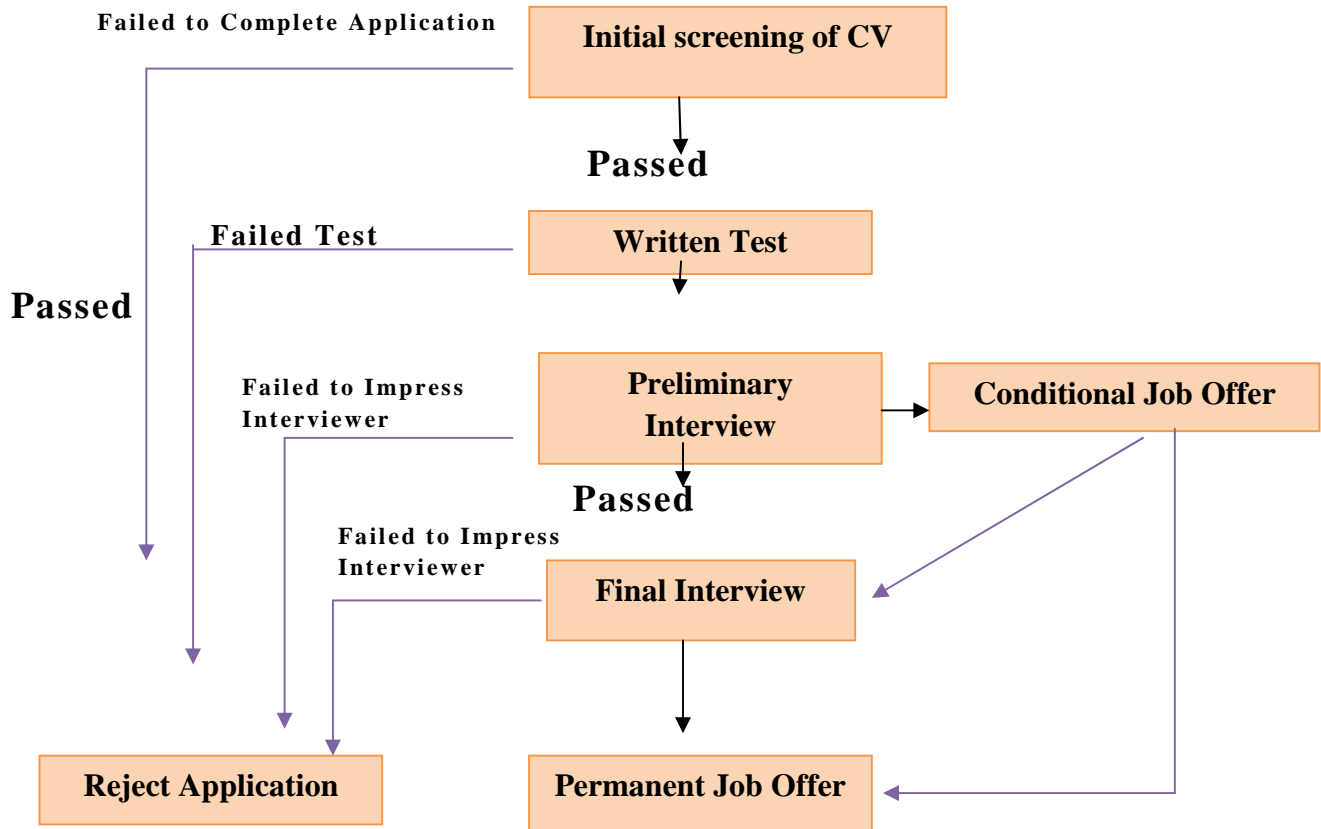


Chart: 5: Selection Process

Receipt of CVs

This is the first step of selection process. Candidates either send their CVs in application for a specific vacancy, or they send unsolicited CVs for any suitable position. The HR division collects job applications against each job vacancy. In case of newspaper advertisements, the applicants are given at least 3 weeks to apply. After a specific period, each and every job is closed for applying.

Initial Screening of CVs

The next step is the short listing of CVs. Usually the HR division is engaged in the short listing. But the HR division may delegate this step to the respective divisions (for which the selection is being carried out) to save time. To recruit experienced bankers, CVs may be sorted out from the collection of unsolicited CVs received. Or, another possibility is to find out experienced and competent bankers in other banks. Once potential candidates are thus found out, they are contacted and called for an interview.

Preliminary Interview

(If required) Employment test is taken on the required basis. In this case **Citibank N.A.** uses the work sampling process. It's a selection device where the candidate must perform a part of his job.

Final Interview

Candidates who pass the work sampling process get call for interview. In most of the cases the phone call actually is considered as the viva call. Here interviewer tries to find out the depth of information about the candidates.

Background investigation

Here the provided information is verified by the legal department. They also ensure the guarantors and references of the candidates.

Physical Examination

It is to determine the applicant's physical fitness for essential job performance from instructed Diagnostic Center.

Conditional Job Offer

If the applicant fulfill all other requirement than the conditional job offer given to the applicant. The duration is 1 year it is applicable for all the employees of Citibank N.A. We also call it probation period.

Permanent Job Offer:

At the end of the probation period Citibank N.A. give permanent job offer. It depends on the existing banking and their policies and performance of the applicant during probation period

3.3 HRIS of CITIBANK USING RECRUITMENT AND SELECTION:

A HRIS, to manage them and control them without needing to allocate too many resources toward them.

In most situations, a HRIS will also lead to increases in efficiency when it comes to making decisions in HR. The decisions made should also increase in quality—and as a result, the productivity of both employees and managers should increase and become more effective, which is also known as a human resource information system or human resource management system is basically an intersection of human resources and information technology through HR software. This allows HR activities and processes to occur electronically.

To put it another way, a HRIS may be viewed as a way, through software, for businesses big and small to take care of a number of activities, including those related to human resources, accounting, management, and payroll. A HRIS allows a company to plan its HR costs more effectively. GSK also use Human Resource Information System to record employee information, manage employee records, leave management, compensation management. IT department has the power to manage the core factors of HRIS. GSK uses GSK 4p system and GSK 3p system HRIS software. When a new employee join he or she will receive an ID card with accessing power to entrance, printer, photocopy machine, scanner.

3.4 CODE OF CONDUCT

- **Use of Telephone**

Employees are discouraged to make personal phone calls during the office hour by using official Phone or personal cell phone. However they may make such calls during the breaks. All employees should always keep their voice **low while talking over** phone so that it does not distract their peers.

- **Use of company property**

While using company's property you have to be very careful about that property as well as yourself.

- **Use of Computer**

Employees should be cautious while using the computer and must abide by the "IT Security Policy" which has been uploaded in the **Citibank N.A** for detail information

- **Personal-property**

Keep your personal things in safe place. If anything is lost misplaced from your desk, **Citibank N.A.** is not liable for that.

- **Clean Desk/Work Station**

Your desks must be kept neat and tidy and all unnecessary papers and files should be removed. Make sure that your confidential documents are kept in right place, before leaving your desk.

- **Access to the colleague's desks/ PC**

Without permission, you should not touch/ go through your peers' documents whether it is hard/ soft copy.

3.5 LEAVE

Citibank N.A. believes that leave is an attainable benefit/ facility, but it won't be claimed as a right. Related regulatory officer can grant or not grant the leave.

Types of leaves that **Citibank N.A.** allows:

WEEKEND Friday and Saturday is confirmed by the authority.

• **CASUAL LEAVE**

Casual leave is for eleven (11) days per year.

This leave is attainable with full salary.

• **EARNED LEAVE**






One worker will be attainable for earn leave after one year of performing the duty in the company. One day earned leave is attainable for thirty-three (33) working days (one worker total number of attendance in the company is divided by Thirty-three days). This leave is with full salary.

Unconsumed earned leave cannot be added with the next year's earned leave. An employee doesn't get more than one hundred and eighty days leave in his working life of five and half years.

"**Festival Leave**" and "**Sick Leave**" are included on total Earned Leave.

• **MATERNITY LEAVE**

A female employee will get maternity leave after completing the job at least for six months

-  She will have to apply in a specific form for getting the leaves.
-  Maternity leave is attainable for total six months for once.
-  This leave is given as employees' preference.
-  This leave is attainable with full salary.
-  A female employee will get this leave only for two times throughout her working life.

3.6 OCCUPATIONAL HEALTH AND SAFETY:

Citibank N.A. gives gratefulness that superior environment, health and safety management are desired and inseparable part for maintaining and expansion of business and is promise-bound in the following matters:

Here employees and workers are get suitable food, water and fundamental health opportunities with clean and hygiene work environment.

All employees get here free medical checkup, medicine and health insurance. Hospitalization is also arranged when needed.

Practicing neat and clean arrangement in the workplace including adequate toilet, canteen and sufficient air circulation.

3.7 DIVERSITY:

The organization do not discriminate potential or existing employees on the consideration of color, gender, race, religion, status, beliefs, customs, country and physical disability. They also diversified employees with different background.

CHAPTER -04

SWOT ANALYSIS

4.1 Strengths:

- ❖ Strong brand name and good financial position
- ❖ Extensive portfolio for the customers
- ❖ Strong advertising and brand visibility
- ❖ Low risk due to huge and varying customer base
- ❖ Retail banking operations in more than 100 countries
- ❖ Online services used by over 15 million users
- ❖ Training opportunity provided to employees working in every level.
- ❖ Citibank N.A. has perfect policies to maintain & control their employees.
- ❖ They have well organized team.
- ❖ Better employee motivation generation through internal recruitment opportunity.
- ❖ Well planned training schedule with sufficient time allotment.

4.2 Weaknesses:

- ❖ Weak consumer finance as compared to other banks
- ❖ Over dependence in the US market
- ❖ Cases of fraud by employees
- ❖ Time period of recruiting employees is high enough.
- ❖ Selection process of new employees is time consuming.
- ❖ Dependent on external recruitment agencies for temporary post

4.3 Opportunities:

- ❖ Expansion in other countries
- ❖ Diversifying portfolios for customers
- ❖ Growth in infrastructure sector

4.4 Threats:

- ❖ Changing govt. regulations and financial crisis like recessions
- ❖ US mortgage market is unstable

Chapter-05

Findings, Recommendations and Conclusion

5.1 Findings of the Study

The findings of the study are as follows:

- There is significant positive change in the employee behavior after recruiting and selecting then it is considered that they have effective recruitment. Different departments have different criteria for evaluating recruitment and selection program.
- HR dept. generates new recruitment and selection plan each year. This planning is devised by the immediate supervisor of that employee with the help of the Human Resource Department & Human resource recruitment and selection cell.
- HR team abides highly strict rules & regulations for confidential matters. All employees are very aware of banks internal and confidential matters.
- Citibank N.A. always uses updated technology and software to operate the recruitment and selection activities.
- Recruitment dose not occurs in regular basis in Citibank N.A. The authority fills up their vacant position when they required.
- Citibank N.A. dose not arrange recruitment system for huge applicant at a time
- Citibank N.A. operates few branches in Bangladesh.
- It doesn't create new post widely for new employees due to few branches and unavailability of space.
- They are dependent on some agencies for temporary and contractual employee but they don't assure them about the permanent job offer after passing some years and they ignore them many ways in workplace even in pay also.

- Workload is very high. Here one employee completes the task of about two or three employees.
- Senior level promotion takes long period of time.

5.2 Recommendations:

In the light of the findings, the recommendations are as follows:

- The banking authority should enhance their places for new employees.
- The HRD of Citibank N.A. should maintain all practices of recruitment and selection programs related to banking and also they should be start a good orientation and farewell program.
- HR department should avoid reference based recruitment.
- HR personnel should conduct regular open house meeting to identify and sort out internal issues and conflicts of the bank.
- When an employee performance is excellent, then he or she may be given performance bonus.
- New position may be created to provide responsibility to the employees so that they feel honored and become more serious to perform their assigned tasks & duties for the betterment of the bank.
- Organization should confirm and regularize appointments on contractual posts. Certain criteria can set for creating opportunities for contractual staff to be screened and short listed for certain probable positions in the bank.
- For some valuable positions, selection decisions may be taken centrally to reduce time.

- The whole set of management as well as the HR department should be more effective in recruitment and selection process.

5.3 Conclusion

As a personnel function recruitment and selection is a major Human Resource function designed to attract, obtain and retain the qualified workforce to meet the future organizational needs. Through efficient handling of this practice the organization can successfully continue its operation. The analysis of the report shows some positive practices and negative practices which are need to improve for conducting the employees successfully. If the organization considers this analysis, this will really help to improve its condition.

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